

EXHIBIT “B”

American Express
P.O. Box 297879
Ft. Lauderdale, FL 33329-7879

americanexpress.com

January 6, 2023

FREDERICK H MILLER
7120 OKEECHOBEE BLVD
APT 5206
WEST PALM BEACH FL 334112467

RE: Account Ending [REDACTED] Delta SkyMiles® Platinum
Ref: [REDACTED]

Hi FREDERICK H MILLER:

Thank you for your recent request to increase your account's credit limit.

We've carefully reviewed your account and unfortunately, we aren't able to increase your credit limit at this time. We realize this was not the outcome you hoped for, but for now your credit limit remains at \$14,100.00.

Reason(s) for Our Decision

We reviewed several pieces of information when making this decision, including your history with us and your consumer credit report.

We made this decision for the following reason(s):

- Your FICO Score (see below)*

Information about Your FICO Score

We obtained your FICO score from EXPERIAN and used it in making our credit decision. Your FICO score is a number that reflects the information in your credit report. Your FICO score can change, depending on how the information in your credit report changes. On December 21, 2022, your FICO score was 645. The FICO score ranges from 300 to 850. The following are the key factors that contributed to your FICO score:

- You have a serious delinquency on one or more of your accounts
- The time since your latest reported delinquency is too recent or unknown
- The length of time your accounts have been established
- The ratio of loan balances to the loan amounts is too high
- There are too many credit inquiries on your report in the last 12 months

If you would like to know more about this decision, get in touch.

Call us on the number on the back of your Card if you'd like to give us more information or write to us at American Express, P.O. Box 981534, El Paso, TX 79998.

Manage your spending online, or on your app

Open your **American Express app**, or log into your account on **americanexpress.com**. On both, you can view your balance, make payments, and set up real-time purchase alerts and payment reminders.

Thank you for your Membership,

American Express

The Creditor for this account is American Express National Bank.

More Information About Our Decision

Your Right to Get Your Credit Report

Our decision was based in whole or in part on information obtained in a report from each consumer reporting agency in this letter. Please know that the consumer reporting agency played no part in our decision and cannot supply you with the specific reasons for our decision. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. It can be obtained by contacting them directly. You also have a right to a free copy of your report from the consumer reporting agency if you request it within 60 days after you receive this notice. If you find that any information contained in the consumer report you receive is inaccurate or incomplete, you have the right to dispute the matter directly with the reporting agency.

Consumer Credit Reporting Agency(ies):

Experian

701 Experian Parkway

P.O. Box 2002

Allen, TX 75013

1-888-397-3742

www.experian.com/reportaccess

Notice to U.S. Residents

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning American Express National Bank is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, D.C. 20006 (the "Bureau"). The federal agencies that administer compliance with this law concerning American Express Travel Related Services Company, Inc. are the Bureau (address above) and the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

Notice to Ohio Residents

The Ohio state laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.